

In re:  
Christopher Gerald Raab  
Debtor

Case No. 18-17382-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 18, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db	Christopher Gerald Raab, 253 Main St, Mohnton, PA 19540-2207
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14265238	+ ABC Supply Co., Inc. #89, One ABC Parkway, Beloit, WI 53511, ATN: Legal & Collections 53511-4466
14645556	+ CSMC 2021-RPL7 Trust, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14364432	+ Lau & Associates, P.C., 4228 St. Lawrence Avenue, Reading, PA 19606-2894
14256221	+ VIST Bank f/k/a Leesport Bank, Attn: Lewis D. Freeman, III, S.V.P., 1240 Broadcasting Road, P.O. Box 6219, Wyomissing, PA 19610-0219

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 19 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 18 2022 23:35:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 18 2022 23:35:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14237938	EDI: CAPITALONE.COM	Mar 19 2022 03:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14226237	Email/Text: bankruptcycollections@citadelbanking.com	Mar 18 2022 23:35:00	Citadel Federal Credit Unio, 520 Eagleview Blvd, Exton, PA19341-1119

TOTAL: 6

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Mar 18, 2022

Form ID: 3180W

Total Noticed: 14

belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2022 at the address(es) listed below:

Name	Email Address
CHARLES N. SHURR, JR.	on behalf of Creditor VIST Bank cshurr@kozloffstoudt.com dgabala@kozloffstoudt.com;jkrallis@kozloffstoudt.com;lbemis@kozloffstoudt.com
KEVIN G. MCDONALD	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor CSMC 2021-RPL7 Trust ldoyle@milsteadlaw.com bankruptcy@friedmanvartolo.com
REBECCA ANN SOLARZ	on behalf of Creditor Community Loan Servicing f/k/a Bayview Loan Servicing LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
SHAWN J. LAU	on behalf of Debtor Christopher Gerald Raab shawn_lau@msn.com g61705@notify.cincompass.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<b>Christopher Gerald Raab</b>	Social Security number or ITIN	xxx-xx-5720
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-17382-pmm		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Gerald Raab  
aka Christopher G. Raab, aka Christopher Raab

3/17/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**